

Docket. No.: 250132US-2TTCRD DIV  
Inventor: Shiho OKUNO, et al.

AMENDMENTS TO THE SPECIFICATION

Please insert the following after the title on page 1:

This application is a Division of Application Serial No. 10/244,550 filed on 09/17/02.

Please replace the paragraph at page 10, lines 13 and 14 to read as follows:

Figs 13A through ~~13C~~ 13B are diagrams roughly illustrating access means to individual recording/reproducing cells 10.

Please replace the Abstract at page 90, lines 1-9, with the following rewritten paragraph:

ABSTRACT OF THE DISCLOSURE

A magnetoresistance effect element includes a first ferromagnetic layer (1), insulating layer (3) overlying the first ferromagnetic layer, and second ferromagnetic layer (2) overlying the insulating layer. The insulating layer has formed a through hole (A) having an opening width not larger than 20 nm, and the first and second ferromagnetic layers are connected to each other via the through hole.